
Impact of Women SHGs on Rural Development: A Study of Telangana

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Abstract

Development of a nation is very much dependent on the development of rural people. Today, the real problem faced by every developing country like India is the poverty. Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The self-help group (SHG) is a powerful instrument to empower economically backward women of rural India as the women members under the SHG not only can earn income but they feel empowered also. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Group s enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHG concept is popular in many rural areas of India as through economic development and subsequently empowering, rural women have got a solid platform. The present paper is mainly focusing on the Self Help Groups and Development in rural areas of Telangana.

Key words: Development, Poverty, Self Help Groups, Rural areas, Empower

Introduction

Development of a nation is very much dependent on the development of rural people. Today, the real problem faced by every developing country like India is the poverty. The financial requirement is one of the basic needs of the poor rural people of the society for their socio-economic upliftment . Microfinance to Self Help Groups (SHGs) may be considered as a vital tool for meeting the financial requirement of those poorer sections of the society living in the rural areas. Self-Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. They help to build Social Capital among the poor, especially women. The most important functions of a Self-Help Groups are (a) to encourage and motivate its members to save, (b) to persuade them to make a collective plan for generation of additional income, and (c) to act as a conduit for formal banking services to reach them. Such groups work as a collective guarantee system for members who propose to borrow from organized sources. Consequently, Self-Help Groups have emerged as the most effective mechanism for delivery of micro-finance services to the poor. The range of financial services may include products such as deposits, loans, money transfer and insurance. The Self Help Groups (SHGs) Guiding Principle stresses on organizing the rural poor into small groups through a process of social mobilization, training and providing bank credit and government subsidy. The SHGs are to be drawn from the BPL list approved by the Gram Sabha wherein about ten persons are selected, one each from a family and focus on the skill development training based on the local requirement. The SHG movement has gathered pace in countryside and is directly or indirectly contributing towards the economic development of rural areas. With the central and state Governments, along with the National Bank for Agriculture and Rural Development (NABARD), extending the required support for women SHGs as a strategy for women empowerment, the SHGs has taken

firm roots in India. The movement is eventually expected to reduce gender inequalities in the country. (Kay, T. 2002).

Review of Literature

There are many books and journals written on Rural development and women but researcher has selected few and presented here some literature on Women SHGs and Rural development.

Ghosh, Ratna; Chakravarti, Paromita; Mansi, Kumari, Women's Empowerment and Education: Panchayats and Women's Self-Help Groups in India, Policy Futures in Education, v13 n3 p294-314 Apr 2015, While women have made many advances, their inferior status to men continues to be a global phenomenon. At a time of unprecedented economic growth, India is experiencing a dramatic intensification of violence against women and the majority of girls are still not getting equal educational opportunity. In one of the most important steps for the empowerment of women, the Indian government gave constitutional status to village-level councils or Panchayati Raj institutions and reserved 33% of the seats in Panchayats for women. In addition, women were organized into Self-help Groups to mark the beginning of a major process of empowering women, although not much attention was paid to women's formal education. Our aim was to explore the impact of these measures on women's empowerment in the states of West Bengal and Mizoram. In general, we found that affirmative action does ensure that larger numbers of women enter politics but it does not ensure that the women participate in politics and function as elected representatives, because of lack of education. Empowerment needs to be seen as a holistic outcome of processes of critical education that enables women to lead autonomous lives and the freedom to act.

Meena, M. S.; Jain, Dilip; Meena, H. R. *Journal of Agricultural Education and Extension*, v14 n3 p217-229 Sep 2008, Self-help groups (SHGs) have emerged as an effective mechanism of empowerment and development of women as well as being an efficient mode of promoting group action and technology dissemination. Initiatives were undertaken at the Central Institute of Post-Harvest Engineering and Technology (CIPHET), Ludhiana to facilitate the formation of women's SHGs and to develop their capabilities through training programmes for harnessing the benefits of value addition and processing technologies for employment and income generation. The study attempts to assess the attitude changes in women about SHGs as a result of training. The evaluation of SHGs was conducted at attitude construct. A Likert-type scale consisting of 26 items was developed, for which Cronbach's alpha coefficient of reliability was observed as 0.85. The survey instrument contained five sections; namely, socio-economic upliftment; education and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking/credit aspects. The training group consisting of 30 participants of SHGs responded to five-section survey instrument. Significant t-test results for mean values of attitude of women before and after the training showed a significant change in attitude of women in all the five areas as a result of training. Positive orientation towards a task paves the way for success. The study exemplifies the impact of training in instilling positive orientation. For addressing the issues of rural poverty, enrichment of the system with social capital through empowerment and formation of women SHGs; provision of financial and credit support; creation of market-driven and decentralized extension system; use of media-mix for technology transfer and informal education at rural level; conduction of need-based training and strong political will need to be emphasize

K Kalpana Subverting Policy, Surviving Poverty: Women and the SGSY in Rural Tamil Nadu, Review of Women's Studies, EPW, Vol. 46, Issue No. 43, 22 Oct, 2011, The Swarnajayanti Gram Swarozgar Yojana was launched as an integrated programme for self-employment of the rural poor. Being a targeted anti-poverty intervention, the sgsy prescribes quotas for women (40%) among the eligible poor and also mandates that 50% of self-help groups formed in an

administrative block under the scheme be women's shgs. This essay, through the prism of the sgys scheme, attempts to understand how policy seeks to "mainstream" rural women from low-income households into market-oriented economic activities that seemingly facilitate a linear movement out of poverty. It examines how women themselves perceive the sgys policy and the entrepreneurial identities it proposes they assume, and how selected women swarozgaris strive to engineer a fit between the imperatives of policy and their divergent life circumstance

Disha Bhanot, Varadraj Bapat, Multiplier Effect of Self-help Groups, EPW, Vol. 51, Issue No. 33, 13 Aug, 2016, This article measures financial inclusion performance on three dimensions--branch penetration, credit penetration and deposit penetration and in the process of quantifying the contribution of self-help groups towards macro-level financial inclusion dimensions, reveals the multiplier effect of SHGs. Since it enables all group members to access savings, credit and other financial services from bank, efforts to promote financial inclusion through SHGs should continue.

Sandeep Tambe, Suprava Patnaik, Jigyasa Bisaria, Amitabh Pandey, Ujjal kumar Sarma, G Ananda Vadivelu, How Does Government Microfinance Impact the Rural Poor, Review of Rural Affairs, EPW, Vol. 52, Issue No. 52, 30 Dec, 2017, While microfinance companies have been studied and there is a growing consensus that they exclude the poorest, the impact of government microfinance programmes is relatively less understood. The National Rural Livelihoods Mission, which aims to reduce rural poverty by organising women into self-help groups, building capacity and providing access to microcredit is evaluated through a survey of 2,615 households in five districts of Madhya Pradesh. The focus is on four key questions. Who benefits and who gets left out? What is the pattern of household investment priorities? Is sustainable asset accumulation happening? What should be the exit strategy? It is found that the NRLM benefited the poor, while the very poor are struggling to repay the loans and getting left behind in poverty

Govind Kelkar. Development Effectiveness through Gender Mainstreaming, Review of Women's Studies, EPW, Vol. 40, Issue No. 44-45, 29 Oct, 2005, Gender mainstreaming is a process to achieve greater gender equality and overcome the costs of women's marginalisation. Unequal gender relations distribute the burden of poverty disproportionately on women. They can also be the cause of poverty among women and girls in non-poor families. These unequal relations therefore need to be addressed both as a cause and as a factor in the intensification of poverty. Empowerment of women has to go beyond mere instrumentalism and begin with first addressing questions of women's agency, their well-being and self-esteem and then that of their families and communities.

Methodology

Methodology adopted for this study is both the primary and secondary data collection. The primary data collected through questionnaire and being implemented in Rural areas of Telangana and the secondary data collected through books and journals on rural development and women. There are 70 samples randomly selected for this study, to collect data.

Rural development and Women SHGs in Telangana

Telangana State has 459 Revenue Mandals and 8687 Gram Panchayats; the average density of population in rural areas of Telangana is 194 persons per sq. km. The people of state are predominantly residing in rural areas (61.12 percent) and the rest (38.88 percent) are residing in urban areas. As per the 2011 census, rural population growth has been 2.13 percent, whereas urban population has grown by 38.12 percent, which clearly indicates the prevalence of very high rural-to-urban migration. Rural Development Programmes viz, Watershed Development Programme, Self Help Groups and related programmes and Employment Guarantee Schemes are being implemented. There are 47, 41,891 women who have formed Self Help Group members in 4,

16,811 SHGs organized into 17,811 Village Organizations (VOs) and 438 Mandal Mahila Samakhya (MMSs). Regarding, empowerment, it was reported that almost all women were attending gram sabha meeting and sharing their views. Even it was reported that all freely talk to bank managers, block officials and others. In this article few cases are presented based on field study.

SHGs and Rural Development

In order to change the face of socio-economic scenario, micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and standard of living rural people. In this framework, one of the most vital aspects of rural self employment is the formation of SHGs which is a valuable investment in human capital through training and capacity building measures. From dairy to mechanised farming, weaving, poultry, food processing units, mushroom cultivation; Rural India has been busy setting up micro-enterprises by forming SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. These are informal groups in nature where members come together towards collective action for common cause. The common need is meeting their emergent economic needs without depending on external help. SHG movement is supposed to build economic self reliance of rural poor, overcome misuse and create confidence predominantly among women who are mostly unseen in the social structure. (Narayanaswamy 2005)

Self Help Groups and Rural Development in Telangana

This Paper deals with impact which has been taken place an account of women's efforts and participation by involving the self help group activities and by the level of beneficiary through self help groups (SHGs) in Telangana. Further, this paper envisages the perceptions and awareness of women in self help groups and it also examines that how the implementation process going on, whether this approach has brought any changes in the livelihood patterns and lifestyle of the women in rural areas.

Discussion and Analysis

Table – 1: Perception of Women regarding activities of SHG

SL NO	SHG Activity	No of Respondents	percentage
1	Savings	57	81.4
2	Trainings	7	10
3.	Political Participation	4	5.71
4.	Mobilize against social evils	1	1.42
5	Any Other	1	1.4
	Total	70	100

The above table explains the perception of SHG women regarding the activities of Self Help Group as the members. The data show that majority of the respondents i.e. 57 (81.4%) stated that the prime activity of the SHGs is to encourage the savings only and a significant number of respondents i.e. 7 (10%) have stated that trainings are also important activities of SHGs, in addition to savings. Each one respondent (1.42%) stated that mobilization against social evils and other type of activities like community worship of God or Goddess, Shramadhan, etc. are prime motivational works of Self Help Groups.

From the above analysis, it can be said that majority numbers of self help group members comprise the opinion that saving is the prime objective of the SHGs in rural areas. In addition to this, many

of the SHG members felt that trainings are also equally important to improve their skills which use in various domestic activities.

Table – 2: Individual Saving in SHG per month

SL No	Saving Rupees per Month	No of Respondents	percentage
1	30 – 40	45	64.28
2	41 – 50	19	27.14
3	51 – 60	4	5.71
4	61 & Above	2	2.85
	Total	70	100

The above table explains the saving amount of women in Self Help Group per month. The data shows that majority number of respondents i.e. 45 (65.28%) stated that they have been saving 30 – 40 rupees per month. As many as the respondents i.e. 19 (27.14%) save 41 – 50 rupees. And there are 4 (5.71%) and 2 (2.85%) are saving 51 – 60 and 61 & above rupees respectively. Thus, it can be concluded by the above analysis that majority number of respondents are saving the minimum amount which already mentioned by the Government rules that “if one wants get membership or continue in a SHG, she has to save minimum 30 rupees per month”. Thus, it can be inferred that due to the low levels of income, women is not willing to save more than 30 rupees per month and it also exhibit the economical conditions of Telangana which is a very backward. For the protection of this, about 100 NGOs have been working under the banner MEDWANA that collaborative with UNICEF and UNDP.

Table – 3: Financial aid Particulars

SL No	Loan Amount	No of Respondents	percentage
1	50,000 – 1,00,000	41	60.29
2	1,00,001 – 1,50,000	14	20.58
3	1,50,001 – 2,00,000	09	13.23
4	2,00,001 & Above	04	5.88
5	Not Applicable *	02	----
	Total	68	100

(* Not included in calculations and percentages)

The above table explains the particulars of financial aid which has been given to women in Self Help Group. The data shows that 2/3rd of respondents i.e. 41 (60.29%) stated that they have got 50,000 to 1, 00,000 rupees as the group loan for the contribution of their savings. As many as 14 respondents (20.58%) and 09 (13.23%) stated that they have got 1, 00,001 – 1, 50,000 and 1, 50,001 – 2, 00,000 rupees respectively. A considerable number of respondents i.e. 04 (5.88%) have received the loans 2, 00,000 and above. The fifth row of the table (Not applicable) has not considered for the calculations owing to not applicable category women composition that never saw the financial aid from the governments. Thus, it can be concluded by the above analysis that majority number of respondents have got the financial aid in the form of group loans and interestingly the data reveals beneficiary level is very low. Hence, government has to increase the financial aid to women who affordable active in terms of savings.

Table – 4: Utilization Particulars of Financial Aid

Sl No	Loan Amount	No of Respondents	percentage
1	Petty Business	09	13.23
2	Purchase of Livestock	14	20.58
3	Entrepreneurship	04	05.88
4	Purchase of Vehicles	02	02.94
5.	Personal Usages	39	57.35
6.	Not Applicable *	02	----
	Total	68	100

(* Not included in calculations and percentages)

The above table explains the utilization particulars of financial aid from the government for promotion of Self Help Groups. The data shows that just below of 2/3rd respondents i.e. 39 (57.35%) stated that they have spend the loan amount for personal usages like children marriages, repay for indebts, purchase of ornaments and purchase of goods which commonly use in houses. There are 14 (20.58%) of respondents utilized for purchase of livestock like cow, buffalow, sheep and goats and 09 (13.23%) and 04 (5.88%) of them engaged in petty business and entrepreneurship activities respectively. The remaining two women (2.94%) were purchased vehicles like auto, tractor as the means of enhanced livelihood. From the above analysis, it can be concluded that majority number of respondents are not properly utilized the loans to cherish the long terms goals but they are ignorantly spending such amount for optimum needs of life. Thus, it can be inferred that government has to establish a mechanism to access the utilization of loans for self help group. Then, the actual goal of this movement will be fulfilled subsequently women also reach the stage of ultimate empowerment and sustainable development.

Table – 5: Interest of SHG Women to participate in Gram Sabha

SL NO	Interest of Women	No of Respondents	percentage
1	Yes	17	24.28
2	No	53	75.71
	Total	70	100

Gram Sabha is a village level meeting conducted by the village Gram Panchayat and held twice in a year. It is presided by the Sarpanch and all voters of that village are the members. Usually, Gram Sabha takes the civic and developmental decisions regarding the village. The above table explains the interest of SHG women to participate the Gram Sabha at village Gram Panchayat. The data shows that the 1/3rd of the respondents i.e. 17 (24.28%) are interested to attend the Gram Sabha meeting and rest of them i.e. 53 (75.71%) are not possessed any interest to attend the Gram Sabha and rest of them i.e. 53 (75.71%) are not possessed any interest to attend the Gram Sabha meeting. However, it can be concluded that majority number of respondent are not consist any interest to participate in Gram Sabha meeting. This may be due to the cultural dogmatism and the traditional predominately norms confined the women for domestic works that are now become as the main constrains and they never allows the women to go and involve in village affairs.

Table – 6: The Impact of SHG on the status of Women

Sl. No	Impact Areas	Notion of Women on Impact of SHGs			
		Yes	%	No	%
1	Social Amelioration	51	72.85	19	27.14
2	Economical Amelioration	57	81.42	13	18.57
3	Educational Amelioration	49	70.00	21	30.00
4	Cultural Amelioration	40	57.14	30	42.85
5	Political Amelioration	43	61.42	17	24.28
6	Personal Amelioration	55	78.57	15	21.42

The above table reveals the impact of Self Help Groups on women with respect to various socio-cultural, educational and political indicators. The data shows that majority of the respondents i.e. 57 (81.42%), 55 (78.57%) and 51 (72.85%) stated that they are improved in economically, personally and socially. As similar, there are 49 (70.0%), 43 (61.42%) and 40 (57.14%) of the SHG women ameliorated in terms of education, political participation and cultural aspects. There are 30 (42.85%), 21 (30.0%), 19 (27.14%), 17 (24.28%), 15 (21.42%) and 13 (18.57%) are yet to be improved in various aspects of their day to day life.

However, from the above analysis it can be concluded that majority of the respondents have been ameliorated in all the important aspects of the life. This may be due to improved and wide spread social relations which has unified the women during the period of problems and the concern towards the problems and prospects increased due to extreme solidarity, oneness and help expectation among the group members. Hence, the hypothesis “SHG movement is one of the prime means to empower the women” has been justified by the SHG women responses. Here, women are not only development individually and society, particularly Self Help Groups encouraged and critical examined the empowerment process of women.

The concept of women development and rural development are correlated each other and we could not see these various as individually. In other words, the development of women is also part and parcel of rural development. However, the appropriate implementation of self help group strategy has indirectly influenced the progress of rural development.

Impact of SHGs on Rural Development

The SHGs contribute for the rural development in the following manner: 1. Inculcate saving habit The saving intervention under the groups in the SHGs helps to inculcate discipline on group members in developing saving habit, it increases the self confidence level of the women, and savings serve as cushion during calamities like flood, cyclone or any abnormal happenings in which there is requirement of funds.

Increase income and standard of living In order to change the face of socio-economic scenario, micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and standard of living of the rural people.

Alleviate poverty and promote economic independence Microfinance is playing a significant role in alleviating poverty, and rural development. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have

proved the way for economic independence of rural women. The participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses .

Increase self confidence and self respect SHG movement is supposed to build economic self reliance of rural poor, overcome misuse and create confidence SHG members have savings in their name and it gives them confidence and increased self-respect. Involvement with SHG has reduced family violence due to reduction in economic difficulties.

Generate self employment opportunities The implementation of SHG programme has generated Self-employment opportunities for the rural poor. Decision making and political leadership The social impact of the SHG program increased involvement in decision-making, awareness about various programs and organisations . More access to amenities After joining the SHG the members have improved in getting access to amenities like medical, sanitation, education, market, water supply, transport. Awareness of health related issues, personal hygiene, communicable diseases; effects of malnutrition, environmental issues, and sanitation have also increased as a result of training programs and their participation in the related projects. Thus, the Self-help Groups have been playing considerable role in training of Swarozgaris , infrastructure development, marketing and technology support, communication level of members, self confidence among the members , change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, etc. (Ritu Jain, 2003)

Women are encouraged to form a thrift group by contributing Rs. 30/- to 50/- per month, this group initially was encouraged by Government and later by NGOs. The women managed group accounts perfectly through their elected president and secretary. The state Government has also been encouraging these SHGs programs among rural women by appointing mandal level officers and also who release matching grants from the provision of DWMA and DRDA programmes of rural development. The women encouraged and motivated to participate in community development and awareness programs from time to time. The SHGs leading to increased social empowerment for the group members.

Findings

There are the main objectives of Self Help Groups are to inculcate the habit of saving and banking habit among the rural women, to build up trust and confidence between the rural women and the bankers, to develop group activity so that various welfare and developmental programmes can be implemented in better way with the participation of these women groups and to achieve women and child welfare programme goals by actively involving these women groups in Universal Immunization Programme, small family norm, Universal Elementary Education etc.

Almost all number of respondents i.e. 69 (98.5%) are very much aware regarding the name of self help group and on the whole, only one i.e. (1.42%) is not familiar with the name of their group. Majority of the respondents i.e. 57 (81.4%) stated that the prime activity of the SHGs is to encourage the savings only and a significant number of respondents i.e. 7 (10%) have stated that trainings are also import activities of SHGs, in addition to savings. Each one respondent (1.42%) stated that mobilization against social evils and other type of activities like community worship of God or Goddess, Shramadhan, etc. are prime motivational works of Self Help Groups.

Majority number of respondents i.e. 45 (65.28%) stated that they have been saving 30 – 40 rupees per month. As many as the respondents i.e. 19 (27.14%) save 41 – 50 rupees. And there are 4 (5.71%) and 2 (2.85%) are saving 51 – 60 and 61 & above rupees respectively.

2/3rd of respondents i.e. 41 (60.29%) stated that they have got 50,000 to 1, 00,000 rupees as the group loan for the contribution of their savings. As many as respondents i.e. 14 (20.58%) and 09 (13.23%) stated that they have got 1, 00,001 – 1, 50,000 and 1, 50,001 – 2, 00,000 rupees respectively. A

considerable number of respondents i.e. 04 (5.88%) have received the loans 2, 00,000 and above. The fifth row of the table (Not applicable) has not considered for the calculations owing to not applicable category women composition that never see the financial aid from the governments.

Just below of 2/3rd respondents i.e. 39 (57.35%) stated that they have spend the loan amount for personal usages like children marriages, repay for indebts, purchase of ornaments and purchase of goods which commonly use in houses. There are 14 (20.58%) of respondents utilized for purchase of livestock like cow, buffalow, sheep and goats and 09 (13.23%) and 04 (5.88%) of them engaged in petty business and entrepreneurship activities respectively. The remaining two women (2.94%) were purchased vehicles like auto, tractor as the means of enhanced livelihood. The majority number of respondents i.e. 61 (87.1%) revealed that the family member and spouse are supporting her to participate in the SHG activities and a significant number of respondents i.e. 08 (11.4%) stated the neutral opinion on their family members and spouse. On the whole, only one (1.4%) said the non-cooperation for the answer of response of family members and spouse.

1/3rd of the respondents i.e. 53 (75.71%) are not possessed any interest to attend the Gram Sabha and rest of them i.e. 17 (24.28%) interested to attend the Gram Sabha meeting.

Almost all the respondents i.e. 69 (98.57%) are strongly emphasized that SHGs are very essential to uplift the women subsequently to change the orthodoxical relations and economy in rural areas. Only one (1.42%) felt that without Self Help Groups there should be rural development. Majority of the respondents i.e. 57 (81.42%), 55 (78.57%) and 51 (72.85%) stated that they have improved economically, personally and socially. As similar, there are 49 (70.0%), 43 (61.42%) and 40 (57.14%) of the SHG women ameliorated in terms of education, political participation and cultural aspects. There are 30 (42.85%), 21 (30.0%), 19 (27.14%), 17 (24.28%), 15 (21.42%) and 13 (18.57%) are yet to be improved in various aspects of their day to day life.

Conclusion:

This paper deals with the data analysis which was compelled by the responses of the Self Help Group members and it also provides the information that how the SHGs have the impact on women and rural development. Further, this paper highlights the SHG women while participating in SHG activities such as attending the meeting, maintaining the records, drawing the amount from the banks and distributing such amount etc. In accordance with the objectives of the programs rural women organize themselves into local groups namely; Mahila mandals, Self-help groups so as to activate them for community participation on the one hand and development activities on the other hand. These were also intended to help rural women in improving their skills in house craft participation in social and cultural activities and taking of economic benefits to supplement their family income. After field analysis it may conclude that there is substantial improvement in the lives of rural people with participating in self help groups and this study conducted in Telangana state has great impact on rural areas.

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